

About This Report:

The preamble to the Washington State Insurance Code (Chapter 48, RCW) says:

“The business of insurance is one affected by the public interest, requiring that all persons be actuated by good faith, abstain from deception, and practice honesty and equity in all insurance matters. Upon the insurer, the insured, and their representatives rests the duty of preserving inviolate the integrity of insurance.”

This report, which is required under RCW48.02.170, includes the statistical summaries compiled in the insurance marketplace in Washington. The statistical tables themselves are extracted from exhibits filed with the National Association of Insurance Commissioners (NAIC). While this data is historically reliable and complete, any statistical project of this magnitude may contain errors, and neither the NAIC nor the Commissioner makes representations or warranties with respect to the accuracy or the completeness of the data and statistics in this report.

About the artist:

The front cover art is a watercolor painting by Lichiou Lee. Lichiou is the Health Actuary with the Office of the Insurance Commissioner. She has been with the OIC since 1995.